

REMARKS

The claims previously in the case have been replaced by a set of new claims that is believed to be proper as to form and clearly patentable over the cited references. Reconsideration is accordingly respectfully requested, for the rejection of the claims as anticipated by or unpatentable over SCHMITZ, alone or in view of FALK et al.

SCHMITZ is believed to disclose an authorization solution for data transmission systems, wherein user's ID and an authorization request is transmitted to an authorization computer along a first transmission path, from which it is sent to a monitor along a second transmission path where it is read by the user and entered into the data input apparatus. The authorization signal is transmitted from the data input apparatus to the authorization computer, where its validity is verified, and a connection is established between the data input apparatus and a receiver unit upon verification of the validity of the authorization signal.

FALK is believed to disclose a solution for user authentication using a modified pager, which calculates a unique response code to a transmitted challenge code based on the challenge code, an input personal identification number, and an internal key. However, FALK seems to concentrate only to the use of a personal terminal or unit used for receiving the challenge code and for calculating the response code in order to

authenticate the user, and this all is done in a closed network (the personal unit is implemented by a modified pager). FALK does not disclose any open network or teach to use an open network either in a user authentication process or in a service offering a solution via an information network as in the present invention.

The main idea of the present invention is to digitally sign electronic forms at the terminal of an open network, as can be seen from the specification on page 6, lines 16-32, for example. This is disclosed neither by SCHMITZ nor by FALK. Even though it is indicated on page 8 of the Office Action (in connection with claim 4) that it would be obvious to a skilled person to end up to a digital signing of a form when reading FALK's disclosure that *"The personal unit includes a receiver for receiving a transmitted challenge code and an algorithm unit which processes the challenge code, a user input such as a personal identification number (PIN) or electronically recognizable signature, and an internally stored security key for calculating a response code according to a pre-stored algorithm"*, the applicant is of the opinion that this is not the case.

Even if an *"electronically recognizable signature"* is mentioned by FALK, it does not mean or even hint at a digital signing of a form as in the present invention. FALK teaches only how to process the challenge code in the personal unit, wherein a PIN or *"electronically recognizable signature"* is requested from

the user, whereafter a response code is generated by an algorithm having the challenge code, an internal security code and PIN as variable (page 5, lines 30-34) or signature, which can be used on behalf of PIN (page 5, lines 39-41).

Thus, FALK does not teach a digital signing of a form so that

- a signature request concerning the form to be digitally signed is first sent from a user's terminal of the open network to a closed network service provider via an open-network service provider, and again to a user's terminal of the closed network (the user has two different terminals, one in open network and another in closed network),

- said signature request (received by the user's terminal of the closed network) is accepted by entering a code at the user's terminal of the closed network,

- said accepted signature request is transferred from the user's terminal of the closed network to the open-network service provider via the closed-network service provider, and again to the user's terminal of the open network in order to connect said accepted signature request to said form to be digitally signed, and

- the service provider of the closed network offers verification service to the receiver of the digitally signed form in order to verify the authenticity of the digitally signed form.

There is not even any possibility in FALK's pager to generate or download any form, so there is no need for digitally signing them.

Furthermore, SCHMITZ also fails to teach a digital signing of a form as described above.

In addition there seems to be no evidence of any suggestion to a skilled person to combine the teachings of SCHMITZ and FALK. Even if the skilled person were to combine teachings of SCHMITZ and FALK, he or she would not produce the present invention without further modifications. Furthermore, it is inconceivable that the skilled person would heavily modify the teachings of SCHMITZ and FALK's and add in addition a further embodiment in order to produce the present invention, because there are no hints about this in the cited prior art.

The basis for the new claims can be found in the specification at page 3, lines 25-28 (role of the service provider); page 14, line 17 - page 15, line 26 (digital signing of a form).

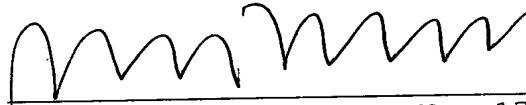
As the claims now in the case clearly bring out these distinctions with ample particularity, it is believed that they are all patentable, and reconsideration and allowance are respectfully requested.

The Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any

overpayment to Deposit Account No. 25-0120 for any additional  
fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17.

Respectfully submitted,

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